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U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: CASE NO 17-20528-GLT

Ray W. Keller, and  
Lisa M. Keller,  
Debtor(s). Chapter 13

Related to Docs 69, 77 and 97

Ronda J. Winnecour, Chapter 13  
Trustee,  
Movant(s),

vs.  
Ray W. Keller, and  
Lisa M. Keller,  
Respondent(s).

**CONSENT ORDER OF COURT AUTHORIZING EARLY COMPLETION OF PLAN**

WHEREAS, the currently governing plan (dated January 28, 2021) at Doc 69, and confirmed March 25, 2021 at Doc 77, increased the plan term to 84 months in accordance to the then applicable law;

WHEREAS, the case is currently in Month 67 and the plan payments have been erratic;

WHEREAS, the Trustee currently has a balance on hand of \$18,005 as a result of two lump sum payments (\$14,000.00 posted on 7/7/22, and \$4,000 posted on 8/30/22) the sources of which were, as reported by the Debtors (see Doc 94) an uptick in their business;

WHEREAS, the non-specially classified general unsecured creditors were projected to receive \$3,711 under the January 28, 2021, plan;

WHEREAS, by terminating the plan early, the Trustee expects to be able to distribute the sum of approximately \$9,700 to non-specially classified general unsecured creditors (which is approximately 50% and would represent an increase over what was projected to distribute if the plan went full term);

AND NOW, on the consent of the parties, it is hereby ORDERED that:

- (1) The plan term shall be reduced to 66 months with the last month of Trustee payments to long-term continuing debt (including payments to specially classified unsecured creditors) to be August 2022;
- (2) Debtors shall resume payment of long-term continuing debt (including payments to specially classified unsecured creditors) in September 2022;
- (3) The currently balance on hand, after deduction of applicable Trustee fees shall be used to pay: (a) the amounts needed to bring long-term continuing debt (including payments to specially classified unsecured creditors) current through August 2022; (b) the balance due prepetition priority creditors; (c) \$9,700 to general prepetition non-specially classified unsecured creditors; (d) with any remaining funds to be used to pay allowed Debtor counsel fees. In the event there are any funds remaining after payment in full of allowed Debtor counsel fees the surplus shall be added to the unsecured creditor pot.

So Ordered this 23rd Day of September, 2022

  
\_\_\_\_\_  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

**Consented to:**

/s/ Owen W. Katz

Owen W. Katz, PA I.D. 36473

US Steel Tower, Suite 3250

600 Grant Street

Pittsburgh, PA 15219

(412) 471-5566

[okatz@chapter13trusteewdpa.com](mailto:okatz@chapter13trusteewdpa.com)

**Attorney for Chapter 13 Trustee**

/s/ Abagale Steidl

Abagale Steidl, Esquire PA I.D. #319217

STEIDL & STEINBERG

Suite 2830 – Gulf Tower

707 Grant Street

Pittsburgh, PA 15219

(412) 391-8000

[asteidl@steidl-steinberg.com](mailto:asteidl@steidl-steinberg.com)

**Attorney for Debtor(s)**

In re:  
Ray W. Keller  
Lisa M. Keller  
Debtors

Case No. 17-20528-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 23, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ray W. Keller, Lisa M. Keller, 154 Union St., Uniontown, PA 15401-4770
14363821	+ Aesthetic Dental, 120 Wayland Smith Drive, Uniontown, PA 15401-2677
14647430	+ Commonwealth of Pennsylvania, Office of Inspector General, 555 Walnut Street, 8th Floor, Harrisburg PA 17101-1928
14363829	+ Commonwealth of Pennsylvania, PO Box 8032, Harrisburg, PA 17105-8032
14363832	+ Dr. Sheba, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14927666	F.N.B. Properties Company, Inc., c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14927665	+ F.N.B. Properties Company, Inc., Attn: Christine Lombardo, 3014 East State Street, Hermitage, PA 16148-3307
15205104	F.N.B. Properties Company, Inc., c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14363833	+ Fayette EMS, PO Box 862, Connellsville, PA 15425-0862
14637827	Fayette Physician Network, PO Box 1123, Minneapolis, MN 55440-1123
14363839	Fortiva, PO Box 790105, Saint Louis, MO 63179-0105
14363840	+ Grandview Medical Center, Dr. Alan Cappellini, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14363843	+ JC Penney/Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
14363841	+ Janet Keller, 174 Askarn St., Uniontown, PA 15401-2902
14363844	Justice, PO Box 71106, Charlotte, NC 28272-1106
14363845	+ Linda Shaffer, 174 Askarn St., Uniontown, PA 15401-2902
14363847	+ Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363855	#+ Pain Med PC, 115 Center Avenue, Pittsburgh, PA 15215-3016
14363856	+ Pennsylvania Department of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
15344593	+ PennyMac Loan Services, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14363860	Southwest Regional Tax Bureau, 1 Centennial Way, Scottdale, PA 15683-1741
14363862	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
14363863	+ Uniontown Hospital, PO Box 644352, Pittsburgh, PA 15264-4352

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 23 2022 23:32:43	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14365759	Email/Text: ally@ebn.phinsolutions.com	Sep 23 2022 23:21:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14363822	+ Email/Text: ally@ebn.phinsolutions.com	Sep 23 2022 23:21:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14363823	+ Email/Text: bncnotifications@phea.org	Sep 23 2022 23:21:00	American Education Services, Payment Center, Harrisburg, PA 17130-0001

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Case Number	Communication Type	Recipient Email	Date/Time	Recipient Address
14363824	Email/Text	BarclaysBankDelaware@tsico.com	Sep 23 2022 23:21:00	Barclay, PO Box 60517, City of Industry, CA 91716-0517
14363825	+ Email/Text	BarclaysBankDelaware@tsico.com	Sep 23 2022 23:21:00	Barclay, PO Box 13337, Philadelphia, PA 19101-3337
14631713	+ Email/PDF	rmscedi@recoverycorp.com	Sep 23 2022 23:32:43	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14363826	Email/PDF	AIS.cocard.ebn@aisinfo.com	Sep 23 2022 23:32:42	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14399135	+ Email/Text	bankruptcy@sccompanies.com	Sep 23 2022 23:21:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14363830	Email/Text	bankruptcy@sccompanies.com	Sep 23 2022 23:21:00	Country Door, 1112 Seventh Avenue, Monroe, WI 53566-1364
14363846	+ Email/PDF	Citi.BNC.Correspondence@citi.com	Sep 23 2022 23:32:40	Macy's, PO Box 8113, Mason, OH 45040
14366419	Email/Text	EBNBKNOT@ford.com	Sep 23 2022 23:21:00	Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962
14407469	+ Email/Text	Atlanticus@ebn.phinsolutions.com	Sep 23 2022 23:21:00	FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
14363834	Email/Text	bncnotifications@pheaa.org	Sep 23 2022 23:21:00	Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14363835	Email/Text	bnc-bluestem@quantum3group.com	Sep 23 2022 23:21:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363838	+ Email/Text	EBNBKNOT@ford.com	Sep 23 2022 23:21:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
14363842	+ Email/PDF	gecsedi@recoverycorp.com	Sep 23 2022 23:32:47	JC Penney's, PO Box 965009, Orlando, FL 32896-5009
14405293	Email/PDF	resurgentbknofications@resurgent.com	Sep 23 2022 23:32:44	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14407476	Email/PDF	resurgentbknofications@resurgent.com	Sep 23 2022 23:32:39	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14519110	+ Email/Text	bankruptcydpt@mcmcg.com	Sep 23 2022 23:21:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14382078	+ Email/Text	TSIBNCBOX4275@tsico.com	Sep 23 2022 23:21:00	National Collegiate Student Loan Trust 2007-3, Po Box 4275, Norcross, GA 30091-4275
14363853	+ Email/PDF	pa_dc_claims@navient.com	Sep 23 2022 23:32:47	Navient Solutions, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
14643180	Email/PDF	pa_dc_ed@navient.com	Sep 23 2022 23:32:38	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14363854	Email/Text	BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 23 2022 23:21:00	New York & Company, PO Box 659728, San Antonio, TX 78265-9728
15398083	Email/PDF	PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 23 2022 23:32:38	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14648373	Email/PDF	PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 23 2022 23:32:43	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14363857	+ Email/PDF	ebnotices@pnmac.com	Sep 23 2022 23:32:40	Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387
14381093	Email/Text	bnc-quantum@quantum3group.com	Sep 23 2022 23:21:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA

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14363859	Email/Text: bankruptcy@sccompanies.com	Sep 23 2022 23:21:00	98083-0788 Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
14396258	+ Email/Text: bankruptcy@sccompanies.com	Sep 23 2022 23:21:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14363861	Email/Text: bankruptcydepartment@tsico.com	Sep 23 2022 23:21:00	Transwolrd Systems Inc., P.O. Box 15618, Dept.926, Wilmington, DE 19850-5618
14641121	Email/Text: bncnotifications@pheaa.org	Sep 23 2022 23:21:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14363864	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 23 2022 23:21:00	Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A. C/O Pennymac Loan Services,
cr		Bank of America, NA
cr		FORD MOTOR CREDIT CO. LLC
cr		PennyMac Loan Services, LLC
14649365		Bank of America, N.A.
cr	*+	Ally Bank, P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	F.N.B. Properties Company, Inc., Attn: Christine Lombardo, 3014 East State Street, Hermitage, PA 16148-3307
14363827	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14363828	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14363836	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363837	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363848	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363849	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363850	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363851	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363852	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14643181	*	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14363831	##+	Dr. Alan Cappellini, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14363858	##+	Regency Finance, PO Box 2045, Uniontown, PA 15401-1645

TOTAL: 5 Undeliverable, 12 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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Total Noticed: 56

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2022 at the address(es) listed below:**

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Ray W. Keller asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Lisa M. Keller asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Beth L. Slaby	on behalf of Creditor F.N.B. Properties Company Inc. bslaby@grenenbirsic.com, mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor F.N.B. Properties Company Inc. raphaeld@fnb-corp.com
Garry Alan Masterson	on behalf of Creditor FORD MOTOR CREDIT CO. LLC pitecf@weltman.com
Jerome B. Blank	on behalf of Creditor Bank of America NA pawb@fedphe.com
Maria Miksich	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC mmiksich@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor PennyMac Loan Services LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC pawb@fedphe.com

TOTAL: 13